

ABSTRACT OF THE DISCLOSURE

In various embodiments of the present invention, a customizable, tag-based message is a unit of information transmitted electronically from one device to another that may contain one or more references to one or more pieces of information without the need for 5 these pieces of information to be embedded in the customizable, tag-based message. The customizable, tag-based message can comply with any suitable protocol. One suitable protocol includes a customizable, tag-based protocol, such as SOAP, but other protocols can be used.